

# ABSTRACT

A multi-layered composite comprising a protective layer, a retaining layer, a conductive layer and a filler layer intermediate the retainer and conductive layers. The filler layer is impregnated with liquid absorbent particles and/or fibers. An optional protective layer having  
5 specific characteristic for protection against extreme temperatures, physical impacts and the like is specifically disclosed for use in combination with the retainer, filler and conductive layers. The protective layer provides additional protection of the person from catastrophic events such as exposure of a person to fire and/or severe impact such as may be caused by gunfire.

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